Certificate Number: 14424-MA-DE-020286561

Bankruptcy Case Number: 12-31853



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 17, 2013, at 4:48 o'clock PM EST, Troy A Chabot completed a course on personal financial management given by internet by Financial Education Services, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Massachusetts.

Date: February 17, 2013 By: /s/Donna Lee

Name: Donna Lee

Title: <u>Certified Personal Finance Counselor</u>

Case 12-31853 Doc 10 Filed 02/19/13 Entered 02/19/13 17:27:03 Desc Main Document Page 2 of 2

B 23 (Official Form 23) (12/10)

UNITED STATES BANKRUPTCY COURT

District of Massachusetts

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTION COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT Every individual debtor in a chapter 7. chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must fine certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of it following statements and file by the deadline stated below: I	In re	Troy A Chabot ,	Case No. 12-31853
DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTION COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must facertification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below: I,		Debtor	
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below: I			Chapter 7
certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below: Troy A Chabot			
provided by	certification. If a	i joint petition is filed, each spouse must co	I in which § 1141(d)(3) applies, or chapter 13 case must file this implete and file a separate certification. Complete one of the
provided by	☑ i, _	Troy A Chabot	, the debtor in the above-styled case, hereby
provided by		(Printed Name of Debtor)	· · · · · · · · · · · · · · · · · · ·
(Name of Provider) Certificate No. (if any): 14424-MA-DE-020286561 I,	certify that	on <u>02/17/2013</u> (Date), I co	mpleted an instructional course in personal financial managemen
(Name of Provider) Certificate No. (if any): 14424-MA-DE-020286561 I,	provided by	yFinancial Education S	Services, Inc., an approved personal financial
Certificate No. (if any): 14424-MA-DE-020286561 I,		(Name of Prov	
[Printed Name of Debtor] certify that no personal financial management course is required because of [Check the appropriate box.]: Incapacity or disability, as defined in 11 U.S.C. § 109(h); Active military duty in a military combat zone; or Residence in a district in which the United States trustee (or bankruptcy administrator) has determine the approved instructional courses are not adequate at this time to serve the additional individuals who would other required to complete such courses. Signature of Debtor: /s/Troy A Chabot	managemen	t provider.	
[Printed Name of Debtor] certify that no personal financial management course is required because of [Check the appropriate box.]: Incapacity or disability, as defined in 11 U.S.C. § 109(h); Active military duty in a military combat zone; or Residence in a district in which the United States trustee (or bankruptcy administrator) has determine the approved instructional courses are not adequate at this time to serve the additional individuals who would other required to complete such courses. Signature of Debtor: /s/Troy A Chabot	Certifi	icate No. ((famil: 14424-MA-DF-0202865	61
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(Printed Name of Debtor) certify that no personal financial management course is required because of [Check the appropriate box.]: Incapacity or disability, as defined in 11 U.S.C. § 109(h); Active military duty in a military combat zone; or Residence in a district in which the United States trustee (or bankruptcy administrator) has determine the approved instructional courses are not adequate at this time to serve the additional individuals who would other required to complete such courses. Signature of Debtor: /s/Troy A Chabot	□ i,	_	, the debtor in the above-styled case, hereby
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Date: <u>2/17/2013</u>	Signature of	f Debtor: /s/Troy A Chabot	
	Date: <u>2/17/</u>	2013	

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)